



FILE NO. AP33567-070457.1062

PATENT

3821/\$
JH

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley, Arthur D., *et al.*

Serial No. : 09/963,274 Examiner : Bayat, Bradley B.

Filed : May 19, 2000 Group Art Unit: 3621

For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION AND
VALIDATION

AMENDMENT

I hereby certify that this paper is being deposited
with the United States Postal Service as first class mail in
an envelope addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450, on:

November 1, 2004

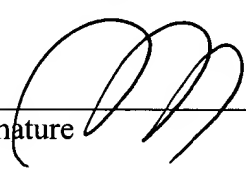
Date of Deposit

Robert C. Scheinfeld

Attorney Name

31,300

PTO Registration No



SignatureNovember 1, 2004

Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

This paper is submitted in response to the Office Action mailed on July 7, 2004, for the
above-identified patent application.

A listing of claims beings on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.